

Privacy Policy

Zennal Finance Limited, is committed to protecting and respecting your privacy. This privacy policy regulates how personal information you provide on our website, or we collect from you can be used or processed by us, our subsidiaries, affiliates, officers, employees or agents. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

By applying for a loan on our website, you confirm that you have read and understood the terms and practices described in this policy. You accept and consent to gathering, usage, storing, processing and disclosure of your personal data in the manner set out in this policy. Also, you consent to collecting information from relevant third parties as may be necessary in respect of the services extended to you by Zennal Finance Limited.

The collection and processing of your personal data is in accordance with the National Information Technology Development Agency Act 2007 (the Act) and the provisions and prescriptions of Section 5; Part 1 and Part 2 of National Information Systems and Network Security Standards and Guidelines.

Who are we?

We are Zennal International Limited (“we”, “our”, “us”) and operate under the name of Zennal. We are registered with the Corporate Affairs Commission under number RC 1701641. We are an authorized state licensed money lender and microfinance company with License number (009277B). Insurance policies sold on our website are

underwritten by YOA Insurance Brokers Limited, a registered insurance broker with NAICOM. Vehicle documentation renewed and obtained on our website are processed through the Lagos State Motor Vehicle Administration Agency, MVAA.

Our Commitment

We are committed to protecting and respecting your privacy. If you have any questions about your personal information please chat with us through www.zennalfinance.com or by emailing us at info@zennalfinance.com.

Information we may collect from you

We may collect and process the following data about you.

Information you give while applying for a loan

This may include information;

- Provided information while applying for a loan on our website
- Provided by e-mail or chat, telephone correspondence with us such as your name, e-mail address and phone number, age, financial information (bank account details, debit card details and bank verification number), employment details, guarantors
- Information that your browser sends us when you visit our website.

This may include your IP address, browser type, browser version, pages that you visit on our site, the time you spent on those pages and other statistics.

- Information from any social network or online account that you share with us

Information we receive from other sources (Third Party Information)

The services we provide requires that we partner with some third parties (payment processors, credit bureaus, financial services and credit providers, data analytics companies, and many more) and we may receive information about you from them.

Tracking and cookies

We may use mobile tracking technologies and/or cookies to distinguish you from other users of our website. This helps us to improve your experience when you browse our website. Also, it helps us to improve the website.

What we use your information for

We may use and retain your information for any or all of the following purposes:

- Process your loan application and determine your suitability
- Credit assessment, conduct credit checks and amount of such loan
- To improve our products and services offerings
- Internal operational purposes (market research, data analysis, surveys) targeted at improving our products and services

- For promotional campaigns and target marketing to you and other users of Zennal Finance Limited products and services
- Notify you of new product offerings, changes to our services and our platforms
- To create a credit score which may be shared with third parties for cross selling purposes
- Identity verification, government sanctions screening and due diligence checks
- For debt recovery purposes (we may submit your information to third party collection companies, and credit bureaus where necessary)
- To comply with an order of the Court, Arbitration Panel, Tribunal, Regulatory Directive or any other legal or regulatory obligation
- To seek professional advice, in connection with any processes, claims or proceedings instituted by or against us as a consequence of any product or service provided to you

Disclosure of your information

We may share your personal information with any of our subsidiaries, and with selected third parties:

- Including business partners, suppliers and subcontractors for the performance of any contract we enter into with them or you.
- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;

- If Zennal Finance Limited or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets;
- To law enforcement & government agencies, or authorized third parties, if we are under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligation or request;
- To enforce our Terms and Conditions and other Agreements or to investigate potential breaches or for the purpose of publishing statistics relating to the use of the website, in which case all information may be aggregated or made anonymous.
- To report your Account to credit bureaus; Late payments, missed payments or, other defaults on your Account may be reflected in your credit report

Where We store your personal data

We store the data that we collect from you in our secured servers. By submitting your personal data, you also agree to the collection, transfer, storing or processing of your personal data in the manner set out above. We will take all steps reasonably necessary to ensure that your data is treated, stored and processed securely and in accordance with this privacy Policy.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to Our Service Sites; any transmission is at your own

risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access

Data Security

Securing your data is of utmost priority to us. However, note that no method of transmission over the internet, or method of electronic storage is 100% secure. We implement and maintain appropriate safeguards to protect personal data, taking into account in particular the risks to you, presented by unauthorised or unlawful processing or accidental loss, destruction of, or damage to their personal data. While we strive to use commercially acceptable means to protect your personal data, we cannot guarantee its absolute security

Your rights

We will use your data now and always for the purposes of compiling statistics relating to our user base or any of our services and may disclose such information to any third party for such purposes, provided that such information will always be anonymous and is in line with the Terms and Conditions of use.

Should we wish to use your personal information for marketing purposes, we will inform you prior to such use. You shall be entitled to prevent such usage by informing us, with 3 days of being contacted of the proposed use, that you do not wish to disclose such information in this manner. You can also exercise this right at any time by contacting us by email: info@zennalfinance.com. This does not, however, preclude us from using your information for our marketing purposes.

Access

You have the right to stop our access to your personal data. Should you wish to stop sharing information, kindly contact us by email: info@zennalfinance.com.

Links to Other Sites

This service may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any third party link, you will be directed to that site. However, please note that these websites are not operated by us and they have their own privacy policies. We strongly advise that you review the privacy of these websites. We have no control and we do not accept any responsibility or liability for their policies, contents or practices. Please check these policies before you submit any personal data to these websites.

Changes to Privacy Policy

We may update our privacy policy from time to time. Thus, you are advised to review this page periodically for any changes. We may notify you of any changes when you visit our website and by posting the new privacy policy on this page. The new terms may be displayed on-screen, and you may be required to read and accept them to continue your use of the website. These changes are effective immediately after they are posted on this page and by continuing to use the website, you confirm your

acceptance of this Policy together with such changes, and your consent to the terms set out therein.

If you have questions, comments, suggestions regarding this privacy policy, kindly contact us by email: by email: [**info@zennalfinance.com**](mailto:info@zennalfinance.com).